

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DAVID FAKO
KELLEY FAKO

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:20-70019 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 26, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/17/2020 and confirmed on 6/15/20 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		260,241.00
Less Refunds to Debtor	2,372.24	
TOTAL AMOUNT OF PLAN FUND		257,868.76

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	11,176.00	
Trustee Fee	13,138.15	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		24,314.15

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FEDERAL HOME LOAN MORTGAGE CORF Acct: 2244	0.00	117,342.64	0.00	117,342.64
	PA STATE EMPLOYEES CU/PSECU Acct: 8473	0.00	11,124.33	0.00	11,124.33
	PA STATE EMPLOYEES CU/PSECU Acct: 8473	0.00	6,662.83	0.00	6,662.83
	FEDERAL HOME LOAN MORTGAGE CORF Acct: 2244	1,961.72	1,961.72	0.00	1,961.72
	PA STATE EMPLOYEES CU/PSECU Acct: 8473	169.14	169.14	0.00	169.14
	PA STATE EMPLOYEES CU/PSECU Acct: 8473	101.45	101.45	0.00	101.45
	SHEFFIELD FINANCIAL Acct: 7337	5,473.49	5,473.49	347.82	5,821.31
	PERITUS PORTFOLIO SERVICES* Acct: 3291	12,534.27	12,534.27	628.87	13,163.14
					156,346.56

Priority				
	LAWRENCE W WILLIS ESQ Acct:	0.00	0.00	0.00
	DAVID FAKO Acct:	0.00	0.00	0.00
	DAVID FAKO Acct:	1,812.00	1,812.00	0.00
	DAVID FAKO Acct:	560.24	560.24	0.00
	WILLIS & ASSOCIATES Acct:	0.00	0.00	0.00
	LAWRENCE W WILLIS ESQ Acct:	3,101.00	3,101.00	0.00
	LAWRENCE W WILLIS ESQ Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX9-24	8,075.00	8,075.00	0.00

*** NONE ***

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	AMERICAN EXPRESS NATIONAL BANK Acct: 1002	6,419.29	3,073.17	0.00	3,073.17
	AMERICAN EXPRESS NATIONAL BANK Acct: 1002	5,417.85	2,593.74	0.00	2,593.74
	AMERICAN EXPRESS Acct: 6783	0.00	0.00	0.00	0.00
	AMERICAN EXPRESS NATIONAL BANK Acct: 2002	3,008.31	1,440.20	0.00	1,440.20
	PORTFOLIO RECOVERY ASSOCIATES LLC Acct: 1719	1,311.74	627.98	0.00	627.98
	PORTFOLIO RECOVERY ASSOCIATES LLC Acct: 4588	3,629.39	1,737.53	0.00	1,737.53
	PORTFOLIO RECOVERY ASSOCIATES LLC Acct: 7051	2,903.50	1,390.02	0.00	1,390.02
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 2085	15,429.91	7,386.92	0.00	7,386.92
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 6982	6,477.31	3,100.95	0.00	3,100.95
	LVNV FUNDING LLC Acct: 2565	7,869.94	3,767.66	0.00	3,767.66
	LVNV FUNDING LLC Acct: 6713	4,186.77	2,004.37	0.00	2,004.37
	LVNV FUNDING LLC Acct: 7891	3,089.66	1,479.14	0.00	1,479.14
	DISCOVER BANK(*) Acct: 8551	12,160.04	5,821.50	0.00	5,821.50
	JPMORGAN CHASE BANK NA S/B/M/T CH/ Acct: 1041	8,329.26	3,987.55	0.00	3,987.55
	JPMORGAN CHASE BANK NA S/B/M/T CH/ Acct: 3734	8,311.62	3,979.10	0.00	3,979.10
	JPMORGAN CHASE BANK NA S/B/M/T CH/ Acct: 8548	5,301.75	2,538.16	0.00	2,538.16
	JPMORGAN CHASE BANK NA S/B/M/T CH/ Acct: 9773	5,200.04	2,489.47	0.00	2,489.47
	NAVIENT SOLUTIONS LLC O/B/O ASCEND Acct: 8473	9,967.26	4,771.73	0.00	4,771.73
	PA STATE EMPLOYEES CU/PSECU Acct: 8473	20,000.00	9,574.80	0.00	9,574.80
	PA STATE EMPLOYEES CU/PSECU Acct: 8473	15,579.27	7,458.42	0.00	7,458.42
	PA STATE EMPLOYEES CU/PSECU Acct: 8473	9,614.70	4,602.94	0.00	4,602.94
	SOFI LENDING CORP Acct: 9008	0.00	0.00	0.00	0.00
	JEFFERSON CAPITAL SYSTEMS LLC* Acct: 4880	2,355.68	1,127.76	0.00	1,127.76
	JEFFERSON CAPITAL SYSTEMS LLC* Acct: 9708	4,710.16	2,254.94	0.00	2,254.94
	LENDING CLUB CORP* Acct: 4958	23,770.60	0.00	0.00	0.00
	SYNCHRONY BANK** Acct: 4880	0.00	0.00	0.00	0.00
	KML LAW GROUP PC* Acct:	0.00	0.00	0.00	0.00
					77,208.05

TOTAL PAID TO CREDITORS

233,554.61

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	20,240.07
UNSECURED	185,044.05

Date: 03/26/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

DAVID FAKO
KELLEY FAKO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:20-70019 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
David Fako
Kelley Fako
Debtors

Case No. 20-70019-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Mar 28, 2025

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ David Fako, Kelley Fako, 12 Harmony Drive, Indiana, PA 15701-7830
15185819	Bb&t, Credit Disputes, Wilson, NC 27894
15185830	Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108
15185832	Sheffield Financial Co, Attn Credit Disputes Dept, Clemmons, NC 27012

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Mar 29 2025 00:06:00	Federal Home Loan Mortgage Corporation, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004, UNITED STATES 30004-2001
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 29 2025 00:17:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 29 2025 00:07:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Mar 29 2025 00:06:00	SPECIALIZED LOAN SERVICING LLC, P.O. Box 9013, Addison, TX 75001-9013
cr	Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 29 2025 00:06:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Mar 29 2025 00:06:00	SPECIALIZED LOAN SERVICING LLC, 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
15207887	Email/PDF: bncnotices@becket-lee.com	Mar 29 2025 00:16:15	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15185817	+ Email/PDF: bncnotices@becket-lee.com	Mar 29 2025 00:17:30	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15185818	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 29 2025 00:06:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15201221	+ Email/Text: bankruptcy@bbandt.com	Mar 29 2025 00:06:00	Branch Banking and Trust, now Truist, PO Box 1847, Wilson, NC 27894-1847
15185820	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 29 2025 00:30:46	Cap1/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
15185821	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 29 2025 00:16:49	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15197276	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 29 2025 00:17:22	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083

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15185822	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 29 2025 00:29:58	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15185824	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 29 2025 00:16:55	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15188532	Email/Text: mrdiscen@discover.com	Mar 29 2025 00:06:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15185825	+ Email/Text: mrdiscen@discover.com	Mar 29 2025 00:06:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15507130	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 29 2025 00:07:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
15185826	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 29 2025 00:06:00	First National Bank of Pennsylvania, 4140 E. State St, Hermitage, PA 16148-3401
15197148	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 29 2025 00:06:00	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15219503	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 29 2025 00:06:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15204002	+ Email/Text: RASEBN@raslg.com	Mar 29 2025 00:06:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15196897	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 29 2025 00:06:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15185827	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 29 2025 00:16:24	Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
15220836	Email/PDF: resurgentbknotifications@resurgent.com	Mar 29 2025 01:05:19	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15197150	+ Email/Text: Documentfiling@lciinc.com	Mar 29 2025 00:06:00	Lending Club Corp, 595 Market St, San Francisco, CA 94105-2802
15185828	+ Email/Text: Documentfiling@lciinc.com	Mar 29 2025 00:06:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2802
15194292	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Mar 29 2025 00:06:00	NAVIENT SOLUTIONS, LLC. ON BEHALF OF, Ascendium Education Solutions, Inc., Po Box 8961, Madison, WI 53708-8961
15185829	+ Email/PDF: bankruptcy_prod@navient.com	Mar 29 2025 01:05:21	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15319021	Email/Text: peritus@ebn.phinsolutions.com	Mar 29 2025 00:07:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15211347	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 29 2025 01:05:21	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15201267	+ Email/Text: bankruptcynotices@psecu.com	Mar 29 2025 00:07:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15185831	+ Email/PDF: SoFiBKNotifications@resurgent.com	Mar 29 2025 00:16:25	Sflndcorp, One Letterman Drive, San Francisco, CA 94129-1494
15214023	Email/Text: bankruptcy@bbandt.com	Mar 29 2025 00:06:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
15247680	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 29 2025 00:06:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
15185833	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 29 2025 00:04:40	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15185834	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 29 2025 00:42:12	Syncb/lowes, Po Box 956005, Orlando, FL

District/off: 0315-7

User: auto

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Date Rcvd: Mar 28, 2025

Form ID: pdf900

Total Noticed: 42

32896-0001

15186156 ^ MEBN

Mar 28 2025 23:50:03

Synchrony Bank, c/o of PRA Receivables
Management, LLC, PO Box 41021, Norfolk, VA
23541-1021

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Federal Home Loan Mortgage Corporation, as Trustee
15185823		Capital One Bank Usa N
15197145		Capital One Bank Usa N
cr	*	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
cr	*	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
cr	*+	Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
15207889	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15209862	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15197139	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15197140	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15197141	*	Bb&t, Credit Disputes, Wilson, NC 27894
15197142	*+	Cap1/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
15197143	*+	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15197144	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15197146	*+	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15197147	*+	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15197010	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15197149	*+	Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
15197151	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15197152	*	Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108
15197153	*+	Sflndcorp, One Letterman Drive, San Francisco, CA 94129-1494
15197154	*	Sheffield Financial Co, Attn Credit Disputes Dept, Clemmons, NC 27012
15197155	*+	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15197156	*+	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001

TOTAL: 3 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans

District/off: 0315-7

User: auto

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Date Rcvd: Mar 28, 2025

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Structured Transaction Trust, Series 2022-2 dcarlon@kmlawgroup.com

Lawrence Willis

on behalf of Joint Debtor Kelley Fako ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Lawrence Willis

on behalf of Debtor David Fako ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Robert Shearer

on behalf of Creditor Federal Home Loan Mortgage Corporation rshearer@raslg.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 6